



2018 EU-wide Transparency Exercise

Bank Name	Banca Monte dei Paschi di Siena SpA
LEI Code	J4CP7MHCXR8DAQMKIL78
Country Code	IT

2018 EU-wide Transparency Exercise

Capital

Banca Monte dei Paschi di Siena SpA

		(mln EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	9,064	9,244	C 01.00 (r010,r010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	8,951	8,373	C 01.00 (r020,r010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	10,015	10,015	C 01.00 (r030,r010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	-2,021	-802	C 01.00 (r130,r010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	43	-203	C 01.00 (r180,r010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	2,393	-116	C 01.00 (r200,r010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,r010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,r010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-80	-84	C 01.00 (r250,r010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-332	-296	C 01.00 (r300,r010) + C 01.00 (r340,r010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	-956	-1,122	C 01.00 (r370,r010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,r010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,r010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,r010)	Articles 4(122), 36(1) point (g) and 41 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-706	0	C 01.00 (r440,r010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,r010) + C 01.00 (r460,r010) + C 01.00 (r470,r010) + C 01.00 (r471,r010) + C 01.00 (r472,r010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (ii) and 379(3) of CRR, Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,r010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,r010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	-7	C 01.00 (r490,r010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	-36	C 01.00 (r500,r010)	Articles 4(27); 36(1) point (i); 43, 45, 47, 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	-279	-432	C 01.00 (r510,r010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,r010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-218	-172	C 01.00 (r529,r010)	-
	A.1.21	Transitional adjustments	1,094	1,629	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,r010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,r010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	1,094	1,629	C 01.00 (r520,r010)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	C 01.00 (r530,r010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	0	0	C 01.00 (r540,r010) + C 01.00 (r570,r010)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,r010)		
A.2.3	Other Additional Tier 1 Capital components and deductions	706	0	C 01.00 (r690,r010) + C 01.00 (r700,r010) + C 01.00 (r710,r010) + C 01.00 (r740,r010) + C 01.00 (r744,r010) + C 01.00 (r748,r010)		
A.2.4	Additional Tier 1 transitional adjustments	-706	0	C 01.00 (r660,r010) + C 01.00 (r680,r010) + C 01.00 (r730,r010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	8,951	8,373	C 01.00 (r015,r010)	Article 52 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	112	871	C 01.00 (r750,r010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	0	750	C 01.00 (r760,r010) + C 01.00 (r890,r010)		
A.4.2	Other Tier 2 Capital components and deductions	100	121	C 01.00 (r910,r010) + C 01.00 (r920,r010) + C 01.00 (r930,r010) + C 01.00 (r940,r010) + C 01.00 (r950,r010) + C 01.00 (r970,r010) + C 01.00 (r974,r010) + C 01.00 (r978,r010)		
A.4.3	Tier 2 transitional adjustments	13	0	C 01.00 (r880,r010) + C 01.00 (r900,r010) + C 01.00 (r960,r010)		
B	TOTAL RISK EXPOSURE AMOUNT	60,563	64,274	C 02.00 (r010,r010)	Articles 92(1), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included	441	690	C 05.01 (r010,r040)		
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.78%	13.03%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.78%	13.03%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	14.97%	14.38%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	8,564	6,744	A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4-MIN(A.4+A.2.2-A.4.3,0,0))	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.24%	10.61%	D.1/(B-B.1)	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		1,370	C 05.01 (r440,r010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		80	C 05.01 (r440,r040)	

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure

2018 EU-wide Transparency Exercise

Leverage ratio

Banca Monte dei Paschi di Siena SpA

		(mln EUR, %)			
		As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	8,951	8,373	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	8,564	6,744	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	149,831	150,754	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	149,443	150,507	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.0%	5.6%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.7%	4.5%	C 47.00 (r330,c010)	

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Risk exposure amounts

Banca Monte dei Paschi di Siena SpA

(mln EUR)	As of 31/12/2017	as of 30/06/2018
Risk exposure amounts for credit risk	47,713	50,590
Risk exposure amount for securitisation and re-securitisations in the banking book	8	156
Risk exposure amount for contributions to the default fund of a CCP	13	4
Risk exposure amount Other credit risk	47,692	50,430
Risk exposure amount for position, foreign exchange and commodities (Market risk)	2,493	3,198
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	147	318
Risk exposure amount for Credit Valuation Adjustment	346	451
Risk exposure amount for operational risk	10,012	10,037
Other risk exposure amounts	0	0
Total Risk Exposure Amount	60,563	64,274

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

2018 EU-wide Transparency Exercise

P&L

Banca Monte dei Paschi di Siena SpA

(mln EUR)	As of 31/12/2017	As of 30/06/2018
Interest income	2,742	1,212
Of which debt securities income	239	128
Of which loans and advances income	2,346	1,041
Interest expenses	970	349
(Of which deposits expenses)	404	163
(Of which debt securities issued expenses)	453	149
(Expenses on share capital repayable on demand)	0	0
Dividend income	15	10
Net Fee and commission income	1,564	810
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	587	103
Gains or (-) losses on financial assets and liabilities held for trading, net	-39	-11
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	20	-49
Gains or (-) losses from hedge accounting, net	-4	0
Exchange differences [gain or (-) loss], net	10	14
Net other operating income /(expenses)	311	134
TOTAL OPERATING INCOME, NET	4,236	1,873
(Administrative expenses)	3,078	1,302
(Depreciation)	247	116
Modification gains or (-) losses, net	n.a.	-5
(Provisions or (-) reversal of provisions)	276	49
(Commitments and guarantees given)	43	95
(Other provisions)	233	-47
Of which pending legal issues and tax litigation ¹	103	
Of which restructuring ¹	15	
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	5,417	241
(Financial assets at fair value through other comprehensive income)	n.a.	1
(Financial assets at amortised cost)	n.a.	240
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	67	13
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	104	26
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-4,746	173
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-4,024	289
Profit or (-) loss after tax from discontinued operations	522	0
PROFIT OR (-) LOSS FOR THE YEAR	-3,502	289
Of which attributable to owners of the parent	-3,502	289

⁽¹⁾ Information available only as of end of the year

⁽²⁾ For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banca Monte dei Paschi di Siena SpA

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	24,568	25,770	2,720		21,538	25,945	2,385	
	Regional governments or local authorities	3,090	1,983	396		2,672	1,825	366	
	Public sector entities	1,119	484	432		860	508	443	
	Multilateral Development Banks	88	43	0		147	102	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	34,321	9,132	2,200		35,857	8,455	1,937	
	Corporates	9,306	5,195	5,096		9,233	5,160	5,058	
	of which: SME	712	420	382		774	507	465	
	Retail	2,631	1,345	943		2,476	1,255	873	
	of which: SME	1,036	365	209		977	381	218	
	Secured by mortgages on immovable property	1,430	1,396	540		1,593	1,555	600	
	of which: SME	343	323	127		458	434	169	
	Exposures in default	2,972	1,032	1,128	1,648	2,272	858	944	1,187
	Items associated with particularly high risk	94	94	140		133	133	200	
	Covered bonds	696	696	138		696	696	138	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	524	457	457		568	426	426	
Equity	1,798	1,798	3,028		1,545	1,545	2,506		
Securitisation	0	0	0		71	0	0		
Other exposures	5,264	5,288	3,467		5,363	5,381	3,690		
Standardised Total	87,900	54,711	20,686	1,825	85,026	53,844	19,565	1,323	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Banca Monte dei Paschi di Siena SpA

		IRB Approach									
		As of 31/12/2017					As of 30/06/2018				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	
	Corporates	67,833	48,947	18,436	16,750	55,199	36,977	22,050	6,253	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	40,728	34,062	9,608	13,628	28,881	22,345	11,564	4,859	0	
	Retail	65,302	57,209	8,570	12,439	55,360	47,299	8,814	5,166	0	
	Retail - Secured on real estate property	32,842	32,760	4,951	1,016	32,254	32,167	5,129	811	0	
	Retail - Secured on real estate property - Of Which: SME	6,421	6,383	1,923	751	5,628	5,582	2,080	489	0	
	Retail - Secured on real estate property - Of Which: non-SME	26,421	26,377	3,028	265	26,626	26,585	3,050	322	0	
	Retail - Qualifying Revolving	240	94	9	0	217	87	8	1	0	
	Retail - Other Retail	32,219	24,355	3,610	11,422	22,890	15,045	3,677	4,354	0	
	Retail - Other Retail - Of Which: SME	24,868	18,269	3,231	8,485	17,982	11,501	3,313	3,082	0	
	Retail - Other Retail - Of Which: non-SME	7,351	6,086	379	2,937	4,908	3,543	363	1,272	0	
	Equity			0				0		0	
	Securitisation	80	80	8	0	3,070	218	156	0	0	
	Other non credit-obligation assets			0				0		0	
IRB Total			27,014				31,021				

¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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Sovereign Exposure

Banca Monte dei Paschi di Siena SpA

(min EUR)

		As of 31/12/2017																
Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
	of which: loans and advances	of which: debt securities		Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for-sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	21,317.1	2,613.5	18,703.6	4,253.4	0.0	4,253.4	0.0	0.0	0.0	14,117.4	0.0	14,117.4	2,946.3	2,613.5	332.8	0.0	0.0	0.0

Note:

Information disclosed in this template is sourced from FINREP templates F 04. The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Banca Monte dei Paschi di Siena SpA

As of 30/06/2018

		Direct exposures											Off balance sheet		Risk weighted exposure amount
(mln EUR)		On balance sheet						Derivatives				Off-balance sheet exposures			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions		
								Carrying amount	Notional amount	Carrying amount	Notional amount				
10 - 3M f	Africa														
3M - 1Y f															
1Y - 2Y f															
2Y - 3Y f															
3Y - 5Y f															
5Y - 10Y f															
10Y+ more															
Total															
10 - 3M f	Others	190	110	0	0	0	190	0	0	0	0	15	0		
3M - 1Y f		172	169	25	0	100	46	0	0	0	34	0			
1Y - 2Y f		256	256	0	0	220	36	0	0	0	0	0	0		
2Y - 3Y f		30	30	0	0	0	30	0	0	0	0	0	0		
3Y - 5Y f		138	138	0	0	0	138	0	0	0	0	0	0		
5Y - 10Y f	72	66	0	0	59	14	0	0	0	0	0	0			
10Y+ more	43	132	0	0	0	43	0	0	0	0	0	0			
Total		900	900	25	0	379	496	0	0	0	0	49	0	1	

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees.

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS; financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions.

(5) The economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments.

(6) Residual countries not reported separately in the Transparency exercise.

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Dibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

2018 EU-wide Transparency Exercise

Performing and non-performing exposures

Banca Monte dei Paschi di Siena SpA

	As of 31/12/2017							As of 30/06/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³			
							(mln EUR)							
Debt securities (including at amortised cost and fair value)	16,820	0	31	31	2	22	0	20,496	50	88	88	27	29	0
Central banks	0	0	0	0	0	0	0	27	0	0	0	0	0	0
General governments	14,451	0	0	0	1	0	0	14,721	6	0	0	19	0	0
Credit institutions	1,056	0	0	0	0	0	0	1,260	33	0	0	5	0	0
Other financial corporations	881	0	21	21	1	21	0	3,951	0	19	19	2	19	0
Non-financial corporations	432	0	10	10	0	1	0	536	11	69	69	1	10	0
Loans and advances (including at amortised cost and fair value)	108,890	695	20,927	20,927	562	10,571	7,573	102,499	682	19,479	19,479	795	10,902	6,348
Central banks	6,874	0	0	0	0	0	0	3,982	0	0	0	0	0	0
General governments	2,716	52	245	245	4	99	0	2,646	29	247	247	5	125	2
Credit institutions	5,496	0	27	27	8	23	0	3,938	73	17	17	3	15	0
Other financial corporations	8,053	2	724	724	19	455	156	5,106	5	606	606	10	397	125
Non-financial corporations	48,076	296	14,886	14,886	421	7,592	5,497	49,174	288	13,774	13,774	597	7,773	4,479
of which: small and medium-sized enterprises at amortised cost	12,821	83	3,214	3,214	126	1,599	1,231	13,854	57	3,031	3,031	185	1,699	964
Households	37,675	345	5,045	5,045	109	2,402	1,921	37,654	287	4,834	4,834	179	2,592	1,742
DEBT INSTRUMENTS other than HFT	125,710	695	20,958	20,958	564	10,593	7,573	122,994	732	19,566	19,566	823	10,931	6,348
OFF-BALANCE SHEET EXPOSURES	47,892		2,185	2,185	89	137	721	44,554		1,770	1,770	36	174	613

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2018 EU-wide Transparency Exercise

Forborne exposures

Banca Monte dei Paschi di Siena SpA

	As of 31/12/2017					As of 30/06/2018					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(mln EUR)											
Debt securities (including at amortised cost and fair value)	12	10	1	1	0	72	69	10	10	0	
Central banks	0	0	0	0	0	0	0	0	0	0	
General governments	0	0	0	0	0	0	0	0	0	0	
Credit institutions	3	0	0	0	0	3	0	0	0	0	
Other financial corporations	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	10	10	1	1	0	69	69	10	10	0	
Loans and advances (including at amortised cost and fair value)	10,090	7,625	3,179	3,083	5,571	9,452	7,068	3,318	3,137	5,007	
Central banks	0	0	0	0	0	0	0	0	0	0	
General governments	3	1	0	0	2	3	0	0	0	2	
Credit institutions	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	420	327	206	202	139	464	345	224	222	179	
Non-financial corporations	7,722	6,121	2,646	2,574	3,931	7,038	5,583	2,684	2,552	3,393	
of which: small and medium-sized enterprises at amortised cost	1,731	1,401	530	515	966	1,578	1,207	505	474	852	
Households	1,945	1,176	326	306	1,500	1,946	1,140	410	363	1,433	
DEBT INSTRUMENTS other than HFT	10,103	7,634	3,180	3,085	5,571	9,523	7,137	3,328	3,147	5,007	
Loan commitments given	406	315	0	0	114	248	178	1	0	126	

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.